

In re:
Felicia Owens
Debtor

Case No. 18-16627-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 06, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db	+ Felicia Owens, 35 Dewey Road, Cheltenham, PA 19012-1413
14208443	+ Capital One Bank, 140 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4952
14208444	+ ChexSystems/Wells Fargo Bank, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1595
14208445	Credit Corporation Solutions, Inc, 63 East 11400South 408, Sandy, UT 84070
14245803	+ Freedom Mortgage Corp., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14646019	+ Freedom Mortgage Corporation, Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14415389	Freedom Mortgage Corporation,, C/o Robert J. Davidow, Esq, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14208452	MTA Bridges and Tunnels, POB 15187, Albany, NY 12212-5187
14208451	Montgomery CAO, 1931 New Hope Street, Norristown, PA 19401-3191
14208459	PECO - Payment Processing, PO Box 37629, Philadelphia, PA 19101-0629
14208460	Premier Anesthesia of PA, POB 88087, Chicago, IL 60680-1087
14208462	+ Transworld Systems/MTA Bridges & Tunnels, POB 15740, Wilmington, DE 19850-5740
14208463	Universal Fidelity LP, POB 219785, Houston, TX 77218-9785
14208464	Wells Fargo, PO Box 77053, Charlotte, WV 25548-7753
14208466	Williams - Sonoma Visa Card, Card Services, POB 13337, Philadelphia, PA 19101-3337

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 07 2024 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14208440	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:38:12	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14230101	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:50:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14208441	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 07 2024 00:49:52	Capital One Auto Finance, POB 60511, City of Industry, CA 91716-0511
14210410	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2024 01:06:36	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14237728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2024 00:38:12	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14208442	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 07 2024 00:38:11	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14208446	Email/PDF: creditonebknofications@resurgent.com	Feb 07 2024 00:37:57	Credit One Bank, Payment Services, P.O. Box 60500, City of Industry, CA 91716-0500
14208447	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 07 2024 00:40:00	Department of Treasury, P O Box 80101, Cincinnati, OH 45280-0001
14208448	Email/PDF: ais.fpc.ebn@aisinfo.com		

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		Feb 07 2024 00:38:12	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
14646020	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Feb 07 2024 00:40:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14244830	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Feb 07 2024 00:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14208449	Email/Text: Bankruptcy@Freedommortgage.com		
		Feb 07 2024 00:40:00	Freedom mortgage, POB 619063, Dallas, TX 75261-9063
14208450	+ Email/Text: accountservices@greenline loans.com		
		Feb 07 2024 00:40:00	Greenline Loans, POB 507, Ft Belknap Agence, Hays, MT 59527-0507
14219490	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 07 2024 00:38:12	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14274101	Email/Text: BankruptcyECFMail@mccalla.com		
		Feb 07 2024 00:40:00	Freedom Mortgage Corporation, c/o MARIA TSAGARIS, McCALLA RAYMER LEIBERT PIERCE, LLC, 1544 Old Alabama Road, Roswell, GA 30076
14241377	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 07 2024 00:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14252042	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Feb 07 2024 00:38:12	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14208453	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Feb 07 2024 00:37:57	Navient dept of education loan services, POB 740351, Atlanta, GA 30374-0351
14208456	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		
		Feb 07 2024 00:40:00	Neiman Marcus, POB 729080, Dallas, TX 75372-9080
14208457	Email/Text: fesbank@attorneygeneral.gov		
		Feb 07 2024 00:40:00	Office of Attorney General, Collections Unit, 14th Floor, Strawberry Square, Harrisburg, PA 17120
14243007	+ Email/PDF: resurgentbknofications@resurgent.com		
		Feb 07 2024 00:38:12	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14208458	Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 07 2024 00:38:12	Pay Pal Credit Services, POB 105658, Atlanta, GA 30348-5658
14219312	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 07 2024 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14226453	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Feb 07 2024 00:40:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14220558	Email/Text: bnc-quantum@quantum3group.com		
		Feb 07 2024 00:40:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14244995	+ Email/Text: bncmail@w-legal.com		
		Feb 07 2024 00:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14208888	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 07 2024 00:38:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14208461	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 07 2024 00:50:04	Synchrony Bank/ Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14236646	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 07 2024 00:38:36	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14208465	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 07 2024 00:37:57	Wells Fargo Visa, POB 77053, Minneapolis, MN

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55480-7753

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14208454	*	Navient dept of education loan services, POB 740351, Atlanta, GA 30374-0351
14208455	*	Navient dept of education loan services, POB 740351, Atlanta, GA 30374-0351

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARK A. CRONIN	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Freedom Mortgage Corp. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corp. mfarrington@kmlawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com
TERESA BRADY	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP bankruptcy_queen@yahoo.com
TERESA BRADY	

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on behalf of Debtor Felicia Owens bankruptcy_queen@yahoo.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Felicia Owens

Debtor(s)

Case No: 18-16627-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/6/24